



KEY FACT STATEMENT FOR FIXED DEPOSIT ACCOUNT

1.0 Parties concerned		
1.1 Bank Name: CDH Investment Bank	1.2 Applicant's name: _____	
1.3 Bank contact information: P O Box 1444,Blantyre ; Tel:01821300 ; Email: info@cdh-malawi.com	1.4 Applicant's contact information: Address: _____ Phone : _____ Email: _____	
CDH Investment Bank is authorized and supervised by the Registrar of Financial Institutions		
2.0 Key product terms		
2.1 Type of product: Fixed Deposit account Minimum balance: K500,000	2.2 Cost of product a) Service fees payable: None b) Other fees and charges: K5,000.00 for deal confirmation replacement	2.3 Product tenor 1month, 2months, 3months, 6 months,9 months, and 12 months (optional)
2.4 Product benefits a) Funds can be pledged and used as collateral b) No service fees charged c) Disposal instructions can be amended before maturity d) Several investment period options	e) Standing orders and internet banking not allowed. f) Client can top up with any amount	2.5 Withdrawal options Client cannot withdraw before maturity otherwise contract termination will attract a penalty fee applicable 2.6 Penalties An early termination fee of 30% of interest earned to date; minimum of K3,000.00
3.0 Statutory rights		
3.1 Withdrawal procedures: Your investment can be withdrawn 10 days from the date of deposit 3.2 Customer Recourse: In case of any complaint or comment, please call 01821300 or Email:info@cdh-malawi.com or write to: The Chief Executive Officer, CDH Investment Bank, P. O Box 1444, Blantyre.	3.3 Redress Mechanism: In case of a dispute you may lodge a complaint with the Registrar or file a lawsuit. To contact the Registrar call: 01820299 or Toll Free 80008444: email complaints-handling@rbm.mw : mail: The Consumer Protection Unit, Reserve Bank of Malawi, P O Box 565, Blantyre, or visit http://www.rbm.mw 3.4 Right to Statement: You have the right to obtain a statement of this product free from any charge. 3.5 Termination of the investment product: You may terminate the contract by writing to the bank.	
Bank certification Name: _____ Signature: _____ Date: _____	I ACKNOWLEDGE THAT I HAVE RECEIVED AND UNDERSTOOD THIS STATEMENT PRIOR TO THE PURCHASE OF THIS PRODUCT Applicant's name _____ Applicants Signature _____ Date: _____	
The product terms and conditions are subject to review and change from time to time		